

Figure 1

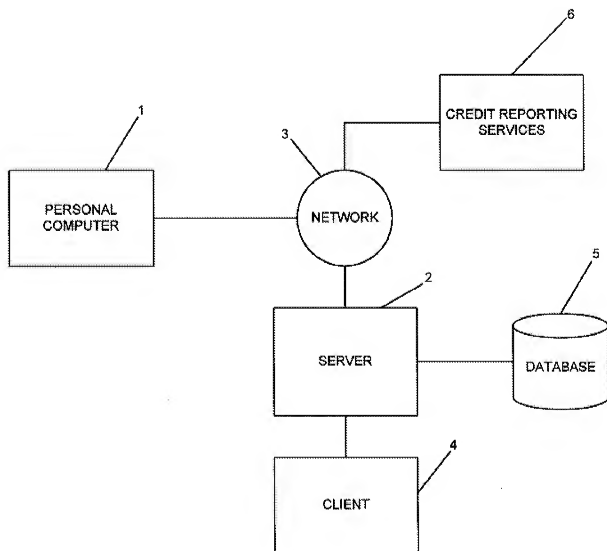


Figure 2

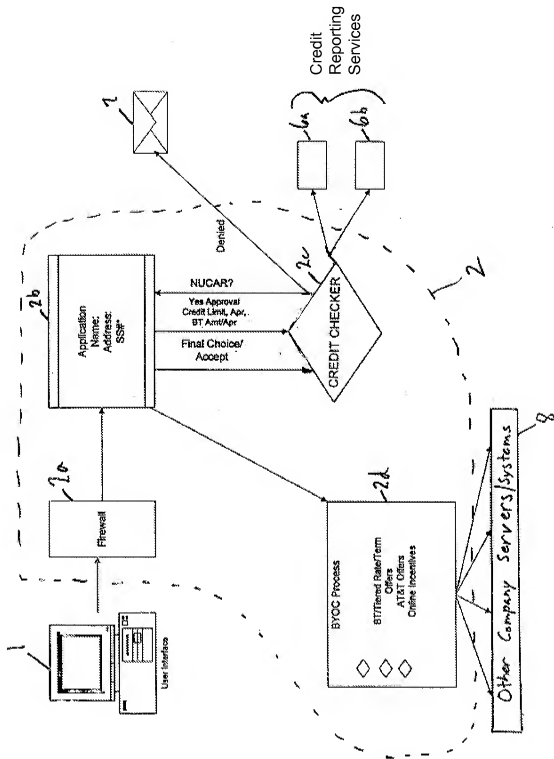


Figure 3

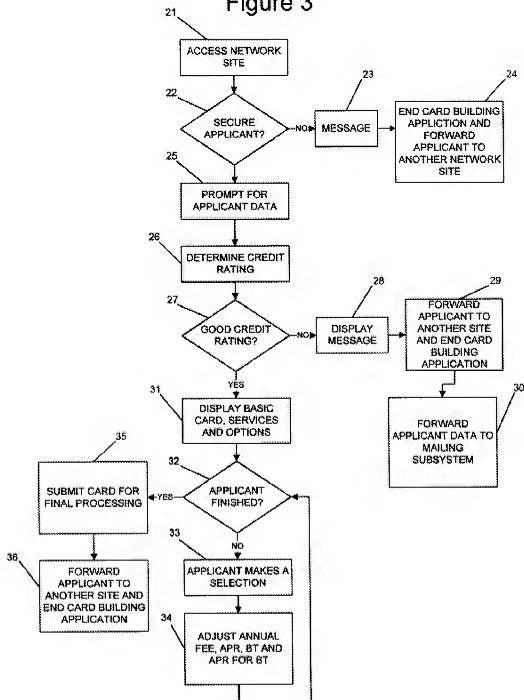
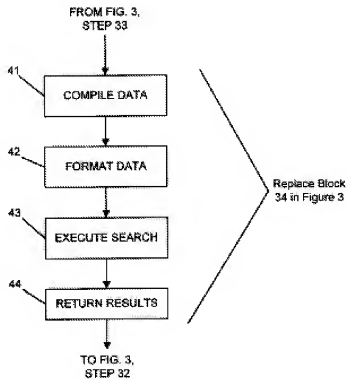


Figure 4



Netscape: Citibank

CITIBANK

Welcome

About yourself (as you wish it to appear on your card)

First name:

Middle name:

Last name:

E-Mail:

Social security number: - -

Date of birth (month/day/year): / /

About your income

You do not need to include your spouse's income, alimony, child support, separate maintenance or other income unless you want us to consider it in connection with this application. Your total yearly income from all your sources must be at least \$25,000 to be considered for card membership.

Your total personal yearly income: \$

INSTANT APPLY

Figure 5

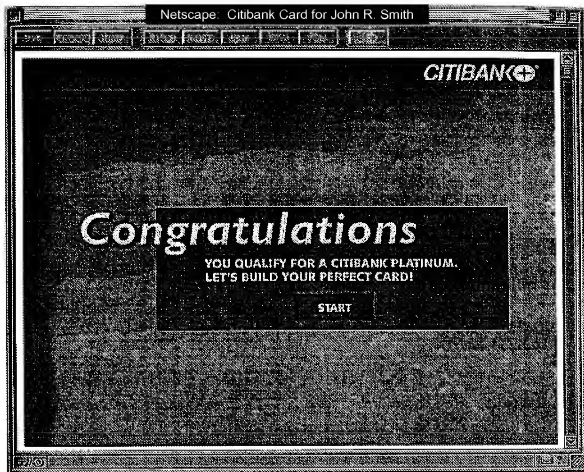



Figure 6

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD **CITIBANK**



AA
JOHN R. SMITH
SAV 1456 789 01234

ANNUAL FEE
\$85

APR
12.99%

CREDIT LIMIT
\$10,000




MIN PAY
\$3,000.04

REGAL OFFERS

AA ADVANTAGE **AA**

WHAT'S IN IT FOR YOU?

One mile for every dollar!

<input type="radio"/> AA ADVANTAGE AA	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	RESET FINISH


© 1999 Citicorp. All rights reserved. Citicorp, Citibank, and Citicard are registered trademarks of Citicorp. AA is a registered trademark of American Airlines. MasterCard is a registered trademark of MasterCard International. Visa is a registered trademark of Visa U.S.A. Inc. Diner's Club is a registered trademark of Diner's Club International. Sony is a registered trademark of Sony Electronics Inc. Philips is a registered trademark of Philips North America Inc.

Figure 7

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
CITIBANK CARD

APPROVAL

\$40

APR

12.8%

CREDIT LIMIT

\$10,000

MINIMUM PAYMENT





\$3,000.00

FINANCIAL

DRIVER'S EDGE

WHAT'S IN IT FOR YOU?

Earn rebates on the car of your dreams.

<input type="radio"/> AAADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	


RESET FINISH

Figure 8

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
5412 3456 7890 1234
800 123 4567

ANNUAL FEE
NONE

INTEREST
12.8%

INITIAL
\$10.000





APR
53.00004%

SPECIAL OFFERS
SEE CITIBANK.COM

CALLING CARD

WHAT'S IN IT FOR YOU?

Add AT&T Calling Card with a 10% discount and NO surcharge. Get a \$20 prepaid card at sign-up.

<input type="radio"/> ADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

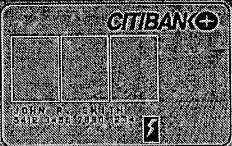
RESET **FINISH**

Figure 9

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
5412 1234 5678 9010

ANNUAL FEE: NONE

APR: 11.8%

CREDIT LIMIT: \$10,000


INITIAL PURCHASE: \$3,000.00

INITIAL PURCHASE: 4.4%

ALL ELECTRONIC

WHAT'S IN IT FOR YOU?


1% off your APR and \$25 off your annual fee.


☐ AAdvantage 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS


RESET FINISH

Figure 10

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
0000 0000 0000 0000
MasterCard

NAME

INTEREST

PAID OFF

LOAN AMT





APR

MIN PAY

MASTERCARD

WHAT'S IN IT FOR YOU?

Citibank Mastercard Platinum accepted at 14 million locations and loaded with features.*

<input type="radio"/> ADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	<input type="button" value="RESET"/> <input type="button" value="FINISH"/>


©1999 Citibank, N.A. All rights reserved. 12/99

Figure 11

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
CITIBANK CARD
VISA

APPLY NOW

NAME

AGE

INCOME

\$10,000

\$100,000

\$1,000,000

\$1,000,000

SPECIAL OFFERS

VISA

WHAT'S IN IT FOR YOU?

Citibank VISA Platinum accepted at 12 million locations and loaded with features.


<input type="radio"/> ADVANTAGE	<input type="radio"/> MASTERCARD	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESET FINISH

Figure 12

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD **CITIBANK**




ANNUAL FEE
NONE

APR
12.9%

MINIMUM PAYMENT
\$10.00



MAXIMUM CREDIT
\$3,000.00


INTEREST RATE
12.9%


DINER'S CLUB 

WHAT'S IN IT FOR YOU?

Accepted at millions of locations
for the discerning business traveler.

☐ AADVANTAGE  ☐ MASTERCARD  ☐ LINKED CHECKING ☐ SONY

☐ DRIVER'S EDGE ☐ VISA  ☐ ONLINE BILL PAYING ☐ PHILLIPS

☐ CALLING CARD ☐ DINER'S CLUB  ☐ INVESTMENTS

☐ ALL ELECTRONIC ☐ PHOTO CARD ☐ MORTGAGE

RESET **FINISH**

Figure 13

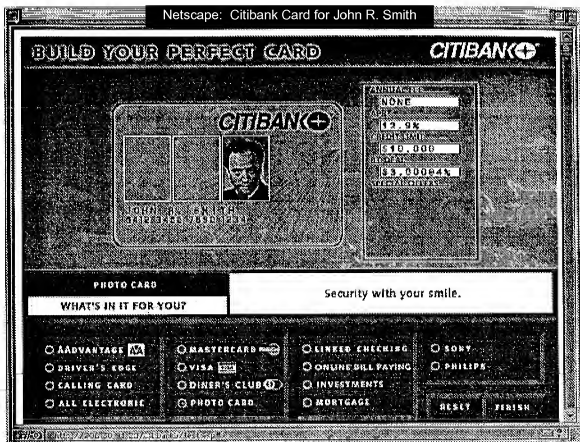



Figure 14

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
0000 0000 0000 0000

ANNUAL FEE
NONE

INTEREST RATE
11.9%

EDUCATION
\$10,000

INITIAL
\$3,000.00

REGARDLESS
of your credit score

LINKED CHECKING

WHAT'S IN IT FOR YOU?

Free checking and \$25 off your annual fee!

<input type="radio"/> ADVANTAGE AA	<input type="radio"/> MASTERCARD WORLDWIDE	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESULT FINISH

Figure 15

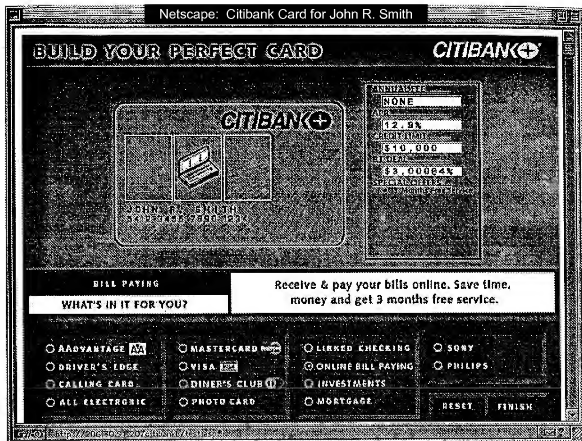



Figure 16

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



ACCOUNT TYPE

NORE

12.9%

\$10,000

\$3,000@4%

QUICK CREDIT

INVESTMENT

Full service online brokerage. No fee IRA's.

WHAT'S IN IT FOR YOU?


<input type="radio"/> ADVANTAGE	<input type="radio"/> MASTERCARD	<input type="radio"/> LINKED CHECKING	<input type="radio"/> BONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESET FINISH

Figure 17

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD CITIBANK



CITIBANK

JOHN R. SMITH
SALES 456 7890 1234

APR 11.9%

CREDIT LIMIT \$10,000

MINIMUM PAYMENT \$3.00 OR 4%

PERCENTAGE

MORTGAGE

WHAT'S IN IT FOR YOU?

Reduce your APR by 1% when you refinance.






<input type="radio"/> ADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	<input type="button" value="RESET"/> <input type="button" value="FINISH"/>

Figure 18

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



SONY
CITIBANK
JOHN R. SMITH
01234567 890 1234

APPROVAL

NAME
NONE

APR
12.9%

CREDIT LIMIT
\$10,000


INITIAL DEPOSIT
\$3,000.00

SPECIAL SPECIAL
3 YEAR OFF

SONY

WHAT'S IN IT FOR YOU?


CDs, movies and more as you use the card.
Start with 3 free CDs!


☐ AADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY


☐ PHILIPS

RESET **FINISH**

Figure 19

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD **CITIBANK**



SELECT YOUR CARD TYPE

☐ NONE

☐ 12.9%

☐ 510.000

☐ 13.000000%

☐ 14.000000%

☐ 15.000000%

☐ 16.000000%

☐ 17.000000%

☐ 18.000000%

☐ 19.000000%

☐ 20.000000%

☐ 21.000000%

☐ 22.000000%

☐ 23.000000%

☐ 24.000000%

☐ 25.000000%

☐ 26.000000%

☐ 27.000000%

☐ 28.000000%

☐ 29.000000%

☐ 30.000000%

☐ 31.000000%

☐ 32.000000%

☐ 33.000000%

☐ 34.000000%

☐ 35.000000%

☐ 36.000000%

☐ 37.000000%

☐ 38.000000%

☐ 39.000000%

☐ 40.000000%

☐ 41.000000%

☐ 42.000000%

☐ 43.000000%

☐ 44.000000%

☐ 45.000000%

☐ 46.000000%

☐ 47.000000%

☐ 48.000000%

☐ 49.000000%

☐ 50.000000%

☐ 51.000000%

☐ 52.000000%

☐ 53.000000%

☐ 54.000000%

☐ 55.000000%

☐ 56.000000%

☐ 57.000000%

☐ 58.000000%

☐ 59.000000%

☐ 60.000000%

☐ 61.000000%

☐ 62.000000%

☐ 63.000000%

☐ 64.000000%

☐ 65.000000%

☐ 66.000000%

☐ 67.000000%

☐ 68.000000%

☐ 69.000000%

☐ 70.000000%

☐ 71.000000%

☐ 72.000000%

☐ 73.000000%

☐ 74.000000%

☐ 75.000000%

☐ 76.000000%

☐ 77.000000%

☐ 78.000000%

☐ 79.000000%

☐ 80.000000%

☐ 81.000000%

☐ 82.000000%

☐ 83.000000%

☐ 84.000000%

☐ 85.000000%

☐ 86.000000%

☐ 87.000000%

☐ 88.000000%

☐ 89.000000%

☐ 90.000000%

☐ 91.000000%

☐ 92.000000%

☐ 93.000000%

☐ 94.000000%

☐ 95.000000%

☐ 96.000000%

☐ 97.000000%

☐ 98.000000%

☐ 99.000000%

☐ 100.000000%

PHILIPS **WHAT'S IN IT FOR YOU?**

Earn rebates on the electronic equipment of your dreams.

☐ AADVANTAGE **AA**

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD **MC**

☐ VISA **VS**

☐ DINER'S CLUB **DC**

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY


☐ PHILIPS

RESET **FINISH**

Figure 20

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD **CITIBANK**



SONY CITIBANK+
JOHN R. SMITH
6012 3456 7890 1234
ATM 890123 4567
VISA

ANNUAL FEE
NONE


APR
8.6%

SPENDING LIMIT
\$40,000

INITIAL DEPOSIT
\$3,000.00

REWARDS PROGRAM
CITIBANK+
CASH BACK
1% CASH BACK
CASH BACK
\$1.00


DINER'S CLUB **WHAT'S IN IT FOR YOU?** Accepted at millions of locations for the discerning business traveler.


☐ ADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS


WHAT'S NEW
CITIBANK+
CASH BACK
1% CASH BACK
CASH BACK
\$1.00

RESET FINISH

Figure 21

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD **CITIBANK+**



PHILIPS
SONY
AA
CITIBANK+
JOHN R. SMITH
CITIBANK+
VISA
7-777-7777

ANNUAL FEE
\$35

APR
18.99%

MINIMUM PAYMENT
\$5.00

MAXIMUM CREDIT
\$10,000

INITIAL CREDIT
\$3,000.00

REPAYMENT PLAN
12 MONTHS

INTEREST RATE
18.99%

MINIMUM PAYMENT
\$5.00

CALLING CARD
WHAT'S IN IT FOR YOU?

Add AT&T Calling Card with a 10% discount and NO surcharge. Get a \$20 prepaid card at sign-up.

☐ AADVANTAGE AA

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS


RESET **FINISH**

Figure 22

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



AA
CITIBANK
JOHN R. SMITH
1234 5678 9010 1112

ANNUAL PERCENTAGE RATE
12.9%

REGISTRATION FEE
\$10,000

INITIAL DEPOSIT
\$5,000.00

INITIAL DEPOSIT
\$5,000.00

BILL PAYING

WHAT'S IN IT FOR YOU?

Receive & pay your bills online. Save time, money and get 3 months free service.

<input type="radio"/> AA ADVANTAGE	<input type="radio"/> MASTERCARD	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	


RESET FINISH

Figure 23

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



PHILIPS
CITIBANK
JOHN R. SMITH
VALID 01/98 - 12/99
VISA

ANNUAL FEE
NONE

APR
10.0%

MINIMUM PAYMENT
\$10.00

INTEREST RATE
18.000000%

REWARDS PROGRAM
CITIBANK REWARDS

ISSUE CARD
YES NO

MORTGAGE

WHAT'S IN IT FOR YOU?

Reduce your APR by 1% when you refinance.

☐ ADVANTAGE AA

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS


RESET FINISH

Figure 24

Netscape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK




AMOUNT
\$75

APR
9.9%

MINIMUM PAYMENT
\$10.00





INTEREST RATE
\$3.000004%

SPECIAL OFFERS
12 MONTH 0% APR
ON NEW PURCHASES
UP TO \$10,000
CASH BACK
ON ALL PURCHASES
UP TO \$100

VISA 

WHAT'S IN IT FOR YOU?

Citibank VISA Platinum accepted at 12 million locations and loaded with features.*

<input type="checkbox"/> ADVANTAGE 	<input type="checkbox"/> MASTERCARD 	<input type="checkbox"/> LINKED CHECKING	<input type="checkbox"/> SONY
<input type="checkbox"/> DRIVER'S EDGE	<input type="checkbox"/> VISA 	<input type="checkbox"/> ONLINE BILL PAYING	<input type="checkbox"/> PHILIPS
<input type="checkbox"/> CALLING CARD	<input type="checkbox"/> DINER'S CLUB 	<input type="checkbox"/> INVESTMENTS	<input type="checkbox"/> RESET <input type="checkbox"/> FINISH
<input type="checkbox"/> ALL ELECTRONIC	<input type="checkbox"/> PHOTO CARD	<input type="checkbox"/> MORTGAGE	

<http://www.citibank.com>

Figure 25

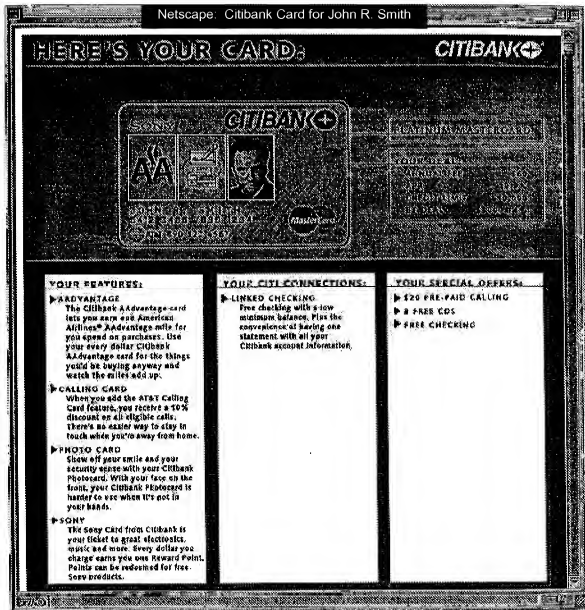


Figure 26

Figure 27

270

Company A Insurance

271

Type of Insurance	Amount	Yearly Fees	Account No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

272

Applicant Name **Applicant Number**

273

HOME <input type="radio"/>	276 Personal Injury and Property	277 Auto Collision Deductible	275 Comprehensive	278 Life
RENTER'S <input type="radio"/>				
\$10,000 <input type="radio"/>	10/20/10 <input type="radio"/>	\$100 <input type="radio"/>	\$10,000 <input type="radio"/>	\$10,000 <input type="radio"/>
\$20,000 <input type="radio"/>	20/50/20 <input type="radio"/>	\$200 <input type="radio"/>	\$20,000 <input type="radio"/>	\$20,000 <input type="radio"/>
\$30,000 <input type="radio"/>	100/75/100 <input type="radio"/>	\$300 <input type="radio"/>	\$30,000 <input type="radio"/>	\$30,000 <input type="radio"/>
\$40,000 <input type="radio"/>	200/100/200 <input type="radio"/>			\$40,000 <input type="radio"/>
\$50,000 <input type="radio"/>				\$50,000 <input type="radio"/>
\$60,000 <input type="radio"/>				\$60,000 <input type="radio"/>
\$70,000 <input type="radio"/>				\$70,000 <input type="radio"/>
\$80,000 <input type="radio"/>	Phone Service From Company X <input type="radio"/>	Invest With Company Y <input type="radio"/>		
\$90,000 <input type="radio"/>	Automatic Payment <input type="radio"/>			
\$100,000 <input type="radio"/>				
\$200,000 <input type="radio"/>				
\$300,000 <input type="radio"/>				

274

279

280

281

282

283

284

285

EXPLANATION:

RESET

FINISH

Figure 28

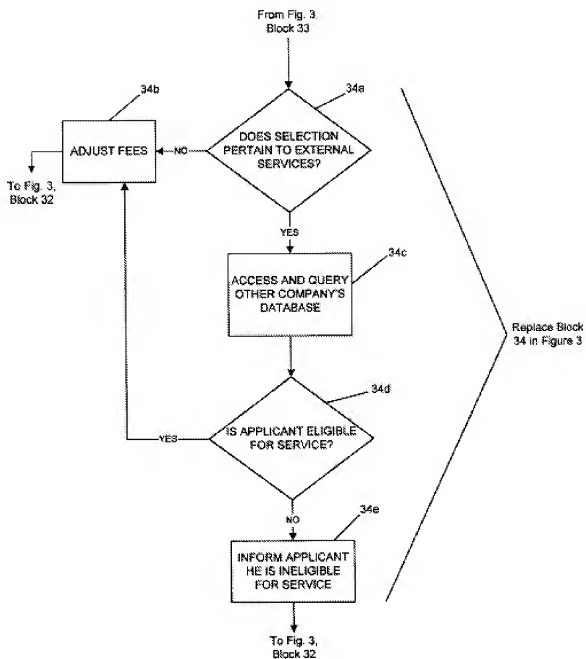


Figure 29

290

Company C Communications

Applicant Name Applicant Number

291

Monthly Charge

292 Telephone ☐ 295 Internet Access ☐

Call-Waiting ☐ 296 Television ☐

Call-Forwarding ☐ Cable ☐

Caller-ID ☐ 298 Satellite ☐

Messaging ☐ Credit Card From Company Z ☐

293 Paging ☐ 299 Automatic Payment ☐

294 Mobile Telephone ☐

Land-Line Charges/min.

Mobile Phone Charges/min

Internet Charges/hr.

Television Charges/movie

297

285 EXPLANATION:

283 RESET 284 FINISH